

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: MINNIS, JAMES A.	§	Case No. 09-22335
MINNIS, HELEN M.	§	
	§	
Debtor(s)	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that MICHAEL G. BERLAND, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn  
Chicago, IL

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:15am on 06/24/2011 in Courtroom 201, United States Courthouse, Will County Court Annex Building  
57 N. Ottawa Street, Suite 201  
Joliet, IL .

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 05/18/2011

By: /s/ Michael G. Berland

Trustee

MICHAEL G. BERLAND  
1 NORTH LASALLE STREET  
STE 1775  
CHICAGO, IL 60602  
(312) 855-1272

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: MINNIS, JAMES A.  
MINNIS, HELEN M.

§ Case No. 09-22335

§

§

Debtor(s)

§

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 107,323.88  
*and approved disbursements of* \$ 3,918.00  
*leaving a balance on hand of* <sup>1</sup> \$ 103,405.88

**Balance on hand:** \$ 103,405.88

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 103,405.88

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - MICHAEL G. BERLAND	8,616.07	0.00	8,616.07
Trustee, Expenses - MICHAEL G. BERLAND	80.00	0.00	80.00

Total to be paid for chapter 7 administration expenses: \$ 8,696.07

Remaining balance: \$ 94,709.81

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 94,709.81

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 94,709.81

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 100,480.50 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 94.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2U	Chase Equipment Leasing, Inc.	39,520.74	0.00	37,250.03
3	JPMorgan Chase Bank, N.A.	60,959.76	0.00	57,457.24

Total to be paid for timely general unsecured claims: \$ 94,707.27

Remaining balance: \$ 2.54

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 2.54

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 2.54

Prepared By: /s/MICHAEL G. BERLAND

Michael G Berland

MICHAEL G. BERLAND  
1 NORTH LASALLE STREET  
STE 1775  
CHICAGO, IL 60602  
(312) 855-1272

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Exhibit A

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# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 09-22335

Case Name: MINNIS, JAMES A.  
MINNIS, HELEN M.

Period Ending: 04/27/11

Trustee: (520196) MICHAEL G. BERLAND

Filed (f) or Converted (c): 06/19/09 (f)

§341(a) Meeting Date: 08/17/09

Claims Bar Date: 12/31/09

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	6 Sale/Funds Received by the Estate	7 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	14 Shore Court,Oswego, Illinois-scheduled	150,000.00	0.00		0.00	FA
2	7 N. Jessie, Joliet-scheduled The Trustee determined there was not sufficient equity to sell this property	145,000.00	0.00		0.00	0.00
3	Money market Earthmovers-scheduled	4,192.78	0.00		0.00	FA
4	Savings Earthmovers-scheduled	3,062.36	0.00		0.00	FA
5	Earthmovers-scheduled Husband's pension money.	16,518.03	0.00		0.00	FA
6	Debtor's savings-scheduled	25.51	0.00		0.00	FA
7	Earthmovers-money market-scheduled Deposit of pension checks	3,086.63	0.00		0.00	FA
8	Housheold goods-scheduled	1,500.00	0.00		0.00	FA
9	Independent Order of Foresters insurance-schedu	55,000.00	Unknown		53,443.04	FA
10	Independent Order of Foresters-schedul	55,000.00	Unknown		53,819.67	FA
11	Morgan Stanley retirement-scheduled	44,301.00	0.00		0.00	FA
12	Morgan Stnley IRA-secheduled	63,426.00	0.00		0.00	FA
13	Bell labs pensionscheduled	949.96	0.00		0.00	FA
14	Caterpillar pension-scheduled	997.76	0.00		0.00	FA
15	Morgan Stanley retirement-scheduled	175,049.00	0.00		0.00	FA
16	Potential cause of action JP Morgan Chase-sched	Unknown	0.00		0.00	0.00
17	Cause of action John Ruddy-scheduled	Unknown	0.00	DA	0.00	FA
18	2002 Ford Excursion-scheduled	5,000.00	0.00		0.00	FA
19	1996 ford pick up-scheduled	2,000.00	0.00		0.00	FA
20	1973 Ford Mustang-scheduled	500.00	0.00	DA	0.00	FA
21	1973 Ford Maverick-scheduled	250.00	0.00		0.00	FA
22	1999 trailer-scheduled	1,000.00	0.00	DA	0.00	FA
23	Tools and equipment-scheduled	1,500.00	0.00		0.00	FA
Int	INTEREST (u)	Unknown	N/A		58.63	Unknown

Exhibit A

Page: 2

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Case Number: 09-22335

Trustee: (520196) MICHAEL G. BERLAND

Case Name: MINNIS, JAMES A.  
MINNIS, HELEN M.

Filed (f) or Converted (c): 06/19/09 (f)

§341(a) Meeting Date: 08/17/09

Period Ending: 04/27/11

Claims Bar Date: 12/31/09

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
24 Assets Totals (Excluding unknown values)	\$728,359.03	\$0.00		\$107,321.34	\$0.00

**Major Activities Affecting Case Closing:**

The Trustee hired special counsel to prosecute certain appeals, but the appeals were unsuccessful. The Trustee determined that certain real estate could not be sold after employing a broker. The Trustee liquidated certain insurance policies and filed tax returns.

Initial Projected Date Of Final Report (TFR): December 31, 2013

Current Projected Date Of Final Report (TFR): December 31, 2013

Exhibit B

Page: 1

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-22335

Trustee: MICHAEL G. BERLAND (520196)

Case Name: MINNIS, JAMES A.

Bank Name: JPMORGAN CHASE BANK, N.A.

MINNIS, HELEN M.

Account: \*\*\*-\*\*\*\*79-65 - Money Market Account

Taxpayer ID #: \*\*-\*\*\*5944

Blanket Bond: \$5,000,000.00 (per case limit)

Period Ending: 04/27/11

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
01/14/10	(9)	Foresters	Payment from insurance policy	1129-000	53,443.04		53,443.04
01/14/10	(10)	Foesters	Payment from liquidation of insurance policy	1129-000	53,819.67		107,262.71
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.60		107,264.31
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	4.08		107,268.39
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	4.81		107,273.20
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.72		107,273.92
04/06/10		Wire out to BNYM account 9200*****7965	Wire out to BNYM account 9200*****7965	9999-000	-107,273.92		0.00

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	-107,273.92	0.00	
Subtotal	107,273.92	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$107,273.92	\$0.00	



Exhibit B

## Form 2

### Cash Receipts And Disbursements Record

Page 2

Case Number: 09-22335

Case Name: MINNIS, JAMES A.  
MINNIS, HELEN M.

Taxpayer ID #: \*\*.\*5944

Period Ending: 04/27/11

Trustee: MICHAEL G. BERLAND (520196)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*.\*\*\*\*\*79-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
(No Transactions on File for this Period)			ACCOUNT TOTALS		0.00	0.00	\$0.00
			Less: Bank Transfers		0.00	0.00	
			Subtotal		0.00	0.00	
			Less: Payments to Debtors			0.00	
			NET Receipts / Disbursements		\$0.00	\$0.00	

Exhibit B

## Form 2

Page: 3

### Cash Receipts And Disbursements Record

Case Number: 09-22335

Trustee: MICHAEL G. BERLAND (520196)

Case Name: MINNIS, JAMES A.  
MINNIS, HELEN M.

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*79-65 - Money Market Account

Taxpayer ID #: \*\*5944

Blanket Bond: \$5,000,000.00 (per case limit)

Period Ending: 04/27/11

Separate Bond: N/A

1 Trans. Date	2 (Ref #) / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****7965	Wire in from JPMorgan Chase Bank, N.A. account *****7965	9999-000	107,273.92		107,273.92
04/08/10	11001	Gloria Longest	Payment of accountant for preparation of tax returns per court order Stopped on 04/08/10	3410-000		500.00	106,773.92
04/08/10	11001	Gloria Longest	Payment of accountant for preparation of tax returns per court order Stopped: check issued on 04/08/10	3410-000		-500.00	107,273.92
04/08/10	11002	US Treasury-IRS	Payment of federal tax due on tax return	2810-000		3,029.00	104,244.92
04/21/10	11003	Gloria Longest	Preparation of tax returns per court order	3410-000		500.00	103,744.92
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	5.03		103,749.95
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	6.17		103,756.12
06/17/10	11004	Builders Heating & Cooling	Payment for emergency gas repair per court order	2990-000		389.00	103,367.12
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	5.96		103,373.08
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	6.15		103,379.23
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	6.14		103,385.37
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0300%	1270-000	2.54		103,387.91
10/29/10	Int	The Bank of New York Mellon	Interest posting at 0.0300%	1270-000	2.63		103,390.54
11/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0300%	1270-000	2.54		103,393.08
12/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0300%	1270-000	2.63		103,395.71
01/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0300%	1270-000	2.63		103,398.34
02/28/11	Int	The Bank of New York Mellon	Interest posting at 0.0300%	1270-000	2.37		103,400.71
03/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0300%	1270-000	2.63		103,403.34

ACCOUNT TOTALS	107,321.34	3,918.00	\$103,403.34
Less: Bank Transfers	107,273.92	0.00	
Subtotal	47.42	3,918.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$47.42	\$3,918.00	

Exhibit B

## Form 2

### Cash Receipts And Disbursements Record

Page: 4

Case Number: 09-22335

Case Name: MINNIS, JAMES A.  
MINNIS, HELEN M.

Taxpayer ID #: \*\*5944

Period Ending: 04/27/11

Trustee: MICHAEL G. BERLAND (520196)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*79-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	(Ref #) / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

(No Transactions on File for this Period)

<b>ACCOUNT TOTALS</b>	0.00	0.00	\$0.00
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	0.00	0.00	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$0.00</b>	

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
MMA # **5944-79-65	107,273.92	0.00	0.00
Checking # **5944-79-66	0.00	0.00	0.00
MMA # 9200-*****79-65	47.42	3,918.00	103,403.34
Checking # 9200-*****79-66	0.00	0.00	0.00
	<b>\$107,321.34</b>	<b>\$3,918.00</b>	<b>\$103,403.34</b>

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 09-22335  
Case Name: MINNIS, JAMES A.  
Trustee Name: MICHAEL G. BERLAND

**Balance on hand:** \$ 103,403.34

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 103,403.34

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - MICHAEL G. BERLAND	8,616.07	0.00	8,616.07
Trustee, Expenses - MICHAEL G. BERLAND	80.00	0.00	80.00

Total to be paid for chapter 7 administration expenses: \$ 8,696.07

Remaining balance: \$ 94,707.27

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 94,707.27

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 94,707.27

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 100,480.50 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 94.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2U	Chase Equipment Leasing, Inc.	39,520.74	0.00	37,250.03
3	JPMorgan Chase Bank, N.A.	60,959.76	0.00	57,457.24

Total to be paid for timely general unsecured claims: \$ 94,707.27

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00